



NORTH CAROLINA RURAL CARRIER



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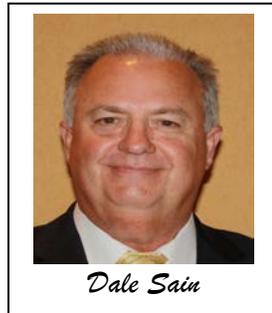
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March-April 2015

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President's Message



Dale Sain

Happy Spring, everyone! I hope everyone is well. If your route counted recently, hopefully it was done honestly and correctly. You need to contact your steward, ADR, or DR if that is not the case. We are entering a very busy season for those of us on your State Board, as your local district meetings are just around the corner. Most of those meetings are in April

and May. I want to encourage your local Presidents and Secretary/Treasurers to contact the appropriate board members before scheduling your meeting to ensure that no conflicts occur.

Your state Vice President, Danny Caudle and I will attend the Legislative Seminar in Washington D.C. from May 16 - 20. We will be personally visiting each of the NC members of Congress and Senators (or their aides) during that time. Please contact your Representatives about the issues that pertain to our Rural Carrier craft. The contact information is listed elsewhere in this issue.

Our State Convention is fast approaching - June 14 through 17 (Sunday - Wednesday), in Wilmington NC at the Hilton Riverfront, which is directly across the river from the USS North Carolina Battleship Memorial. Rates and reservation information is also available elsewhere in this issue. Please plan on attending and bring the kids or grandkids; remember that the beach is only a few minutes away!

The 2015 National Convention will be in Reno, NV from August 18 - 21 at the Peppermill Resort. Don't forget to send in your ballot if you are interested in attending as a delegate. Make your voice heard!

I want to take a moment of personal privilege to thank my board for all their hard work this past year. You have a diligent and dedicated group of people in these positions and they care deeply about the NC carriers and their families. Thanks also to all the stewards, ADR's and DR's that do a tremendous job representing us. My greatest thanks goes out to you, the rural carriers, for the work that you do each day. You are such a dedicated group! It makes me proud to be a part of this great union.

God Bless you all,
Dale Sain

State Meeting
2015 State Convention.
June 14-17 2015
Hilton Wilmington Riverside
910-763-5900 - 888-324-8170

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Peach Belt	5	Ashe	6	Albemarle	2
Roanoke Chowan	7	Smokey Mountain	11	Tri-County	25
Southeastern	8	Guilford County	30	Five County	28
Burke/Caldwell	9	French Broad	31	Cleveland/Gaston	29
Caswell County	14	Harnett County	32	McDowell/Mt. Mitchell	36
Randolph County	42	Tidewater	52	Rutherford/Polk	47
Rockingham County	46	Watauga/Avery	57	Wayne County	56

Executive Committee

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BRENDA PREVATTE

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Cumberland/Hoke	20	Alleghany County	4	Alamance	1
Sea Level	23	Durham County	12	Brushy Mountain	3
Wake County	24	Catawba/Lincoln	15	Foothills	10
Person	41	Central Carolina	16	Yadkin River	26
Piedmont	50	Mecklenburg	38	Johnston County	34
Union County	54	Orange County	39	Roanoke	44
				Tar River	51

Appointed Officers

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DOUG BYRUM**

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**MAIL NEWS ITEMS BY 10TH OF MONTH
AND ADDRESS CHANGES
TO:**

DEREK HARPE

781 Baltimore Rd.
Advance, NC 27006-7817
Phone 336-998-5293

Please notify the officer assigned to your district four weeks ahead of your meeting so as to eliminate any conflict of meeting dates as much as possible. District Representatives Corriher and Suttles are unassigned and will attend as many district meetings as their schedule permits.

Obituaries

Gene Migel Burckette, age 69, of Tabor City died Thursday, January 29, 2015.

He was the son of the late Earl and Laura Milligan Burckette and was also preceded in death by a brother, Jackie Edward Burckette.

Gene was a Vietnam War Veteran serving in the US Air Force. For many years Gene was an insurance agent for Jefferson Pilot Life and for the past 15 years he was employed as a rural letter carrier for the Tabor City Post Office.

He is survived by, his wife, Tina Lynn Duncan Burckette; a step-daughter, Alyssa Dudney Siler.

Lilly "Bunny" Bolick, 68, of Granite Falls, passed away Dec. 13, 2014. A member of Dudley Shoals Baptist Church, Bunny was a retired rural letter carrier with U.S. Postal Service. She is survived by her husband of 48 years, Charles Odell "Bud" Bolick; sons, Chip Bolick, Stephen "Steve" Bolick and Levi Bolick.; four grandchildren; brothers, Roy Buchanan, Charles Buchanan; sister, Mary Sigmon; a number of nieces and nephews.

Quincy C. "Buddy" Mabry Jr. passed away Saturday, January 24, 2015 at Bethany Woods Nursing Facility.

Born May 13, 1945 in Stanly County, he was the son of the late Quincy Columbus Mabry and Helen Baldwin Mabry. He was a graduate of South Stanly High School and was a member of the first graduating class. He was also a veteran of the US Navy and of the Baptist faith. Mr. Mabry was a rural letter carrier and a devoted Cowboy's and Brave's fan.

He is survived by his wife, Sarah Efirid Mabry of the home; a son, Stuart Mabry; a daughter, Jennifer Mabry; two step-sons, Kelly and Kent Shaver; two grandchildren and four step-grandchildren; two step-great-grandchildren; two brothers and three sisters.

Linda Benson Wheeler passed away on Saturday, March 7, 2015.

She is survived by her daughter, Denise Gallimore; sons, Derek Wheeler, David Wheeler and Daniel Wheeler; nine grandchildren; her mother, Maloa Stevens Benson and brothers, Wayne Benson and Linwood Benson.

Linda was preceded in death by her husband, Larry Wheeler; father, Melza William Benson and brother, Robert Benson.

Linda was well known and well loved by her community. As a rural letter carrier, she enjoyed working with the Clayton Post Office for 24 ½ years until her retirement in January 2009.

Michael Reid of Concord died Saturday, Feb. 21, 2015. Mike was preceded in death by his son, Jermaine Reid; and his brother, Willie James Reid, Jr. Michael was employed with the United States Postal Service as a rural letter carrier from 1992 until his untimely death.

Michael leaves to cherish his memories: two daughters, Mychelle Reid and Tiffany Reid; one son, Joshua Ross; one granddaughter; two sisters, Michelle Reid and Rochelle Reid; one brother, Donald Reid.

Joseph "Calvin" Shaver, 87, of Gold Hill, passed away Wednesday, Feb. 25, 2015. Mr. Shaver was a graduate of Rockwell High School and was a veteran of the U.S. Army, serving during World War II. He was a rural letter carrier for the U.S. Postal Service, retiring in 1990 after more than 28 years. In addition to his parents, he was preceded in death by his wife, Mrs. Addie Rattz Shaver; five brothers and two sisters. Mr. Shaver is survived by two sons, Larry S. Shaver and Tim J. Shaver; brother James Shaver; three grandsons; five great-grandchildren and four sisters-in-law.

Chaplain's Message Doug Byrum, Chaplain

Read John 9:1-17

*Jesus said, "I am the light of the world.
Whoever follows me will never walk in darkness,
But will have the light of life."
John 8:12 (NIV)*

One of my favorite sayings is "let's shed some light on this." It's an expression to use when you want to take a closer look at an object or situation and examine it from a different angle.

The phase came to mind recently when I noticed that vision is central to Jesus' ministry. All four Gospels include stories of Jesus healing people who were blind. In John's Gospel, Jesus heals a man blind from birth by making mud and rubbing it on his eyes. Instead of delighting in the miracle, the Pharisees challenge Jesus because he healed on a Sabbath. Jesus responds by saying again, "I am the light of the world," but this time he adds a warning about spiritual blindness.

Jesus is asking all of us to open our eyes and see differently. He wants us to remove our blinders and to look closely and lovingly at people and situations around us. Have we failed to see that a neighbor is struggling? Have we been second-guessing a co-worker's motivations or frustrated by a church member's actions without realizing we are the ones in the dark? Jesus encourages us to wipe away our spiritual blindness and gain a new vision. When we live in Christ, we can shed some light on what we might otherwise fail to see.

Thought for the Day: Christ gives us new vision to spread his light to the world.

Prayer: Dear Jesus, you are the light of the world. Remove our blinders so we can see your truth. Help us to be a reflection of your light. Amen.

Prayer Focus: Those who are Spiritually Blind



SAFETY
Vicki Gray

Driving Safely

The first thing I want to say is **always pay attention**. The number one cause of traffic accidents are distraction and/or inattention. When you are driving that is the only thing you should be doing. Do not eat a burger. Do not finger the mail. Do not talk or text on the phone. Stay aware of what is going on around you. Are children playing in the yard? Are there other automobiles near you? Keep a wary eye on that other driver! You never know what kind of move they are going to make. Be alert and be ready!

I also want to remind you to make sure that your vehicle is always route ready. If you have a LLV you do a vehicle inspection every day. Those of you with a POV should make sure that your vehicle would pass an inspection also. Many times bad tires or brakes contribute to the cause of an accident. Don't let it be your tires or brakes.

If you do drive a LLV make sure that you adjust those mirrors! Check them every time you use the LLV. There is no telling who used that LLV last. You need those mirrors adjusted properly to help you see around that vehicle and to minimize blind spots.

Next I want to remind everyone of the 5 steps to parking and exiting your vehicle properly. These instructions come directly from the USPS Driver's Safety Manual.

All USPS employees are required to follow these instructions when parking any Postal and/or Government vehicle. These procedures must also be followed when using any vehicle to conduct postal business.

When exiting a vehicle, the following steps must be taken to prevent a rollaway/runaway incident. These are the mandatory procedures for parking and dismounting a postal vehicle.

1. Place the gear shift lever in park.
2. Set the parking brake.
3. Curb the wheels.
Uphill slope: turn AWAY from the curb.
Downhill slope: turn TOWARDS the curb.
Level ground without curb: turn TOWARDS edge of the road.
4. Turn off the engine and remove the keys.
5. Lock and secure vehicle.

Employees who do not properly park vehicles make a firm choice to violate USPS Policy.

Operating a motor vehicle in a safe manner is a condition of employment for every Employee of the USPS.

Please make sure you follow all of these steps. They are designed for your safety as well as others. District meetings are going on now. It is time to elect your district officers and the delegates from your district to the State Convention. I hope you take the time to attend. A lot of good information is shared at these local meetings. They also offer you the chance to meet with your Area Steward to ask questions and share your concerns.

I urge you to make plans to attend the State Convention in Wilmington in June also.

My final note is I would like to implore you to please take the time to vote for the NC delegates to the National Convention. When you receive your ballot in the mail please vote for the people you would like to represent **you** and our craft this year. Remember these delegates are your voice. It is a shame that so few of our members take the time to vote. I hope you are not one of them. Please exercise your right and privilege to vote.

I wish everyone a safe and sunny spring and a Happy Easter.



RCHBP
Brenda Prevatte

Hearing Loss and OUR Youth

After this article I'm not going to be popular with our youth but this is very important. I know how important it is, as it has hit home with a grandchild of mine, so that is what has sparked this article! It is for the love of our youth and their future. I hope they will listen.

According to the Journal of Pediatrics 12.5 percent of kids between the ages of 6 and 19 suffer from loss of hearing as a result of using ear buds turned to a high volume.

The younger generation is more likely to have hearing loss due to their excessive use of listening at overly high volumes. You say why now not back in the "good old days"?

Music has been around in some form that you can carry around with you like portable Walkman, the little AM/FM radio's players that the batteries never last long enough or you had to hold it just right to hear it. Then there are the cassette and cd players they came along but all of these we listen to, for a shorter time. Whereas the IPods and the MP3 players holds endless amount of songs that don't have to be changed over after a hour or so and the battery last a lot longer and now they even have attachments for that to help make it last even longer. So the listening time is longer which leads to ear abuse.

Auto-Homeowners' Insurance Update

Brenda Gibbs

The ear buds common as MP3 delivers the sound directly into the ear canal eliminating other sounds.

According to the center for Disease Control and Prevention (CDC), being exposed to more than 85 decibels of sound for eight hours can damage your hearing. Note this is the level that most teens listen to their music at today.

One way to tell if your music is too loud is if others around you can hear the music you are playing through the buds, it's too loud.

Hearing loss is gradual; it usually starts with the high frequencies. Your speech could be ineffective if your hearing loss becomes serious enough.

Once you have some hearing loss you cannot get it back; it's gone and depending on the amount of loss will decide what is next.

So does your teenager or you have hearing loss? Answer these questions to see.

- ❖ Are you hearing people's voices less clearly?
- ❖ Are you frequently asking people to repeat themselves?
- ❖ Does your family ask you to turn down the television because it is too loud, but you hear it at a normal level?

If you or your child answered yes to any of these questions you may be experiencing some hearing loss!

How can we Prevent Hearing Loss of this Type!

Switch to Headphones- It's still not good to listen to music too loud for extended periods of time, with headphones they do a better job of isolating background noise allowing you to listen at a lower level.

Comparing ear buds to headphones, the headphones put the source of sound away from your inner ear which is much better.

Listen at volumes lower than 85 decibels- Anything higher is what caused the damage, 85 decibels is roughly the sound of traffic heard from inside a car.

Take a Break- Listening for long periods at a time can cause damage. Be careful not to fall asleep with ear buds in, turn the volume down.

The use of ear plugs anytime we are working on or around equipment that is loud like, tractors, lawnmowers, or even when we are out for fun in the back woods target practicing with guns, will help in protecting our ears.

Remember high pitch sounds have greater potential to damage your ears than lower pitch sounds.

With a few simple changes, we can protect ours and our youth's hearing. Talk to your children, your grandchildren, nieces and nephews. It's called *Hearing Loss*, it is *Real* and this *Type Can Be Prevented!*

Let's talk briefly about your homeowners insurance. In the event of a fire or other catastrophe you could possibly lose everything. Dwelling, personal property and other structures are covered.

Let's talk briefly about your homeowners insurance. In the event of a fire or other catastrophe you could possibly lose everything. Dwelling, personal property and other structures are covered by your homeowners insurance. But what amount are they covering? In the event of a total loss, could you rebuild what you currently have? Or would you end up with less?

What about the expenses incurred from loss of use if something happens? If you had to stay somewhere else, eat out, drive further to work or school; would you be covered? Worse yet, what if you or someone else were hurt? Would those medical expenses be paid? What if a friend were over and their car was also damaged, would it be covered?

Does your insurance cover your hobbies; such as musical instruments, bicycles, cameras, etc.? What about jewelry or collectibles? Do you have business property or a business on the property? Is it covered? How much coverage do you have? Is it enough? Does it cover everything you may need to replace?

I know these are a lot of questions. But I want you to think about the answers. I want you to think about everything you have and everything that's important to you. I want you to look at your homeowner's policy and know that it **WILL** provide coverage for those things important to you. **JUST IN CASE.**





RETIREMENT

Mitch Reece

This month's article addresses the different types of retirement that can occur based on your personal situation.

MRA+10 Retirement

If you have 10 or more years of service, you can retire at the Minimum Retirement Age (MRA).

Age Reduction

Under this type of retirement, your annuity will be reduced for each month that you are under age 62. The

reduction is 5% per year (5/12 of a percent per month). However, your annuity will not be reduced if you completed at least 30 years of service, or if you completed at least 20 years of service and your annuity begins when you reach age 60.

You can reduce or eliminate this age reduction if you choose to have your annuity begin at a date later than your Minimum Retirement Age. You can choose any beginning date between your MRA and 2 days before your 62nd birthday.

Determine Your MRA

If your year of birth is...	Your Minimum Retirement Age is...
Before 1948	55 years
1948	55 years, 2 months
1949	55 years, 4 months
1950	55 years, 6 months
1951	55 years, 8 months
1952	55 years, 10 months
1953 to 1964	56 years
1965	56 years, 2 months
1966	56 years, 4 months
1967	56 years, 6 months
1968	56 years, 8 months
1969	56 years, 10 months
After 1969	57 years

Annuity Computation

Here is how the basic FERS annuity formula is calculated:

FERS Basic Annuity Formula

Age	Formula
<ul style="list-style-type: none"> • Under Age 62 at Separation for Retirement or • Age 62 or Older With Less Than 20 Years of Service 	1 % of your high-3 average salary for each year of service
<ul style="list-style-type: none"> • Age 62 or Older at Separation With 20 or More Years of Service 	1.1 % of your high-3 average salary for each year of service

Reductions in Annuity

In addition to the regular reductions for survivor benefits, unpaid service and refunded service, your annuity would be subject to the following age reduction:

- ✓ If you retire under the MRA+10 provision
 - If you have 10 or more years of service and retire at the Minimum Retirement Age (MRA), your benefit will be reduced by 5/12 of 1% for each full month (5% per year) that you were under age 62 on the date your annuity began. However, your annuity will not be reduced if you complete at least 30 years of service, or if you complete at least 20 years of service and your annuity begins when you reach age 60.
 - If you postpone the beginning date of your annuity, the age reduction will be reduced or eliminated.
 - The age reduction applies to both the Civil Service Retirement System and the Federal Employees Retirement System components of your annuity, if you transferred to FERS and part of your annuity is computed under the CSRS provision.

- ✓ If you retire under the discontinued service or early optional retirement provision with a CSRS Component
 - If you retire on a discontinued service retirement or early optional retirement because your agency was undergoing a major reorganization, reduction-in-force or transfer of function, and part of your benefit was computed under CSRS rules, the CSRS portion will be reduced if you are under age 55. The reduction is 1/6 of 1% (2% per year) for every month that you are under age 55 at the time of retirement.
- ✓ **Age and Service Requirements for Voluntary Retirement**
 - Eligibility is based on your age and the number of years of creditable service and any other special requirements. If you meet one of the following sets of requirements, you may be eligible for a voluntary immediate retirement benefit. An immediate annuity is one that begins within 30 days after your separation.

Type of Retirement	Minimum Age	Minimum Service	Special Requirements
Voluntary (Optional)	62	5	None
	60	20	None
	MRA*	30	None
	MRA*	10	None
			Note: Annuity is reduced by 5% for each year the employee is under age 62.)
	Any age	25	You must retire under special provisions for air traffic controllers, law enforcement, fire fighter or Military Reserve Technician personnel.
	50	20	
	Any age	25	OPM must have determined that your agency is undergoing a major reorganization, reduction-in-force, or transfer of function.
	50	20	

✓ **Determine Your MRA**

If your year of birth is...	Your Minimum Retirement Age is...
Before 1948	55 years
1948	55 years, 2 months
1949	55 years, 4 months
1950	55 years, 6 months
1951	55 years, 8 months
1952	55 years, 10 months
1953 to 1964	56 years
1965	56 years, 2 months
1966	56 years, 4 months
1967	56 years, 6 months
1968	56 years, 8 months
1969	56 years, 10 months
After 1969	57 years

✓ **MRA (Minimum Retirement Age) + 10 Retirement**

✓ **Age Reduction**

- ✓ If you have 10 or more years of service and are retiring at the Minimum Retirement Age, your annuity will be reduced for each month that you are under age 62. The reduction is 5% per year (5/12 of a percent per month). However, your annuity will not be reduced if you completed at least 30 years of service, or if you completed at least 20 years of service and your annuity begins when you reach age 60. You can reduce or eliminate this age reduction by postponing the beginning date of your annuity.

✓ **Postponing the Beginning Date of Annuity to Reduce or Avoid the Age Reduction**

- ✓ You can reduce or eliminate the age reduction if you choose to have your annuity begin at a date later than the Minimum Retirement Age (MRA). You can choose any beginning date between your MRA and 2 days before your 62nd birthday. However, you cannot begin your annuity while you are reemployed with the federal government.
- ✓ If you postpone the beginning date of your annuity, you should be aware of the following:

- ✓ **Life Insurance**
- ✓ You cannot continue your life insurance coverage unless you are receiving an annuity. Therefore, if you postpone the beginning date of your annuity, your life insurance enrollment will terminate. When your annuity begins, if you meet the usual requirements for continuing coverage into retirement at separation, the life insurance coverage you had when you separated from your employment will resume.
- ✓ **Health Insurance**
- ✓ If you postpone the beginning date of your annuity, you will be eligible to temporarily continue your health benefits coverage for 18 months from the date of separation from your employing agency; however, you must contact your agency within 60 days and pay the total premium, plus a 2% administrative charge. When your annuity payments begin, if you had Federal Employees Health Benefits (FEHB) coverage for the 5 years of service immediately before you separated, you will again have the opportunity to enroll in a health benefits plan under the regular FEHB program, and OPM will pay the Government share of the premium.
- ✓ **Long Term Care Insurance**
- ✓ If you already have Long Term Care Insurance Coverage when you separate for retirement, but postpone the commencing date of your annuity, your coverage will continue as long as you continue to pay premiums. If you are not enrolled in the Long Term Care Insurance Program when you separate for retirement, you can apply for enrollment anytime after your separation, even if you postpone the commencing date of your annuity.
- ✓ **COLAs**
- ✓ If you delay your annuity beginning date, your annuity rate will not include any cost-of-living adjustments (COLAs) that occur before you begin to receive the annuity. Once your annuity begins, you will be entitled to COLAs on any portion of your annuity which was computed under CSRS rules. However, you will not receive COLAs on the FERS part of your benefit until you are 62.
- ✓ **Survivor Benefits**
- ✓ If you defer receipt of your annuity and die before you begin to receive it, your spouse can still receive FERS survivor benefits.

Deferred Retirement

If you are a former Federal employee who was covered by the Federal Employees Retirement System (FERS), you may be eligible for a deferred annuity at age 62 or the Minimum Retirement Age (MRA).

Age and Service Requirements

You are eligible for a deferred annuity if you meet one of the following age and service requirements:

- You have completed at least 5 years of creditable civilian service, then you are eligible for a deferred annuity beginning the first day of the month after you reach age 62.
- You have completed at least 10 years of creditable service, including 5 years of civilian service, then you are eligible for a deferred annuity beginning the first day of the month after you reach the Minimum Retirement Age (MRA)*.

Determine Your MRA

If your year of birth is...	Your Minimum Retirement Age is...
Before 1948	55 years
1948	55 years, 2 months
1949	55 years, 4 months
1950	55 years, 6 months
1951	55 years, 8 months
1952	55 years, 10 months
1953 to 1964	56 years
1965	56 years, 2 months
1966	56 years, 4 months
1967	56 years, 6 months
1968	56 years, 8 months
1969	56 years, 10 months
After 1969	57 years

Age Reduction

If you completed at least 10 years, but less than 30 years of creditable service before you left Federal service years, your annuity will be reduced if it begins before age 62. The only exception to this is if you had at least 20 years of service and your annuity begins when you reach age 60.

Your annuity will be reduced by 5/12 of 1 percent (5 percent per year) for each month by which your benefit commencing date precedes your 62nd birthday. However, you can postpone the commencing date of your annuity to reduce or eliminate this age reduction.

Health Benefits and Life Insurance Coverage

If you receive a deferred annuity, you are not eligible to continue any health benefits or life insurance coverage you had while employed.

Retiree Annuity Supplement

Former employees who receive a deferred annuity are not eligible for the retiree annuity supplement.

Commencing Date of Deferred Retirement

Retirement With 10 or More Years of Service

The annuity begins either:

- the first day of the month after the former employee attains the MRA, or
- later date specified by the retiree, in order to reduce or avoid the age reduction

Retirement With At Least 5 Years But Less Than 10 Years of Service

The annuity begins:

- ✓ first day of the month after the individual reaches age 62

Survivor Annuity

If you are married when your annuity begins, it will be computed with a reduction to provide a maximum survivor annuity (50 percent of your unreduced annuity) for your spouse upon your death. You can elect to provide a partial survivor annuity (25 percent of your unreduced annuity) or no survivor annuity; however, you must get your spouse's consent to elect either of these options. You can also elect a survivor annuity for a former spouse or an insurable interest survivor annuity.

Computation of Deferred Annuity

Your deferred annuity is based on the length of service and high-3 average salary in effect when you separated from Federal service.

Applying for Deferred Annuity

Form to Use

Use form RI 92-19 (PDF file) [962.59 KB], Application for Deferred or Postponed Retirement to apply for deferred or postponed retirement annuity under the Federal Employees Retirement System. Use form RI 92-19A (PDF file) [450.96 KB], Applying for Deferred or Postponed Retirement under the Federal Employees Retirement System (FERS) for instructions on how to complete the RI 92-19.

When to Apply

Send your application to OPM approximately 60 days before you want your benefits to begin. Send your completed application to:

Office of Personnel Management
Federal Employees Retirement System
P.O. Box 45
Boyers, PA 16017-0045

If You Die Before Applying for a Deferred Annuity

If you have less than 10 years of creditable service or no eligible survivor, any contributions remaining in the retirement fund are paid in a lump sum (with interest) to your designated beneficiary or an individual in order of precedence as set by law.

If you have 10 or more years of creditable service for which withholdings or deposits remain in the Retirement fund (5 years of which is creditable civilian service) and your spouse was married to you at the time

of your separation from Federal service, he/she would be eligible for a survivor annuity. Your surviving spouse may elect to receive a lump-sum payment of your retirement contributions in lieu of a survivor annuity.

FERS Annuity Supplement

The FERS annuity supplement is paid in addition to gross monthly Federal Employees Retirement System (FERS) annuity benefits. It represents what you would receive for your FERS civilian service from the Social Security Administration (SSA) and is calculated as if you were eligible to receive SSA benefits on the day you retired. Eligibility for the annuity supplement continues until the earlier of:

- The last day of the month before the first month for which you would be entitled to actual social security benefits, or
- The last day of the month in which you reach age 62.

Eligibility for the Annuity Supplement

If you retire voluntarily on an immediate annuity which is not reduced for age, you may be eligible for the annuity supplement, in addition to your regular monthly FERS benefit. You may also receive the supplement if you retired involuntarily before attaining your Minimum Retirement Age (MRA) or voluntarily because of a major reorganization, reduction in force, or an early retirement for Members of Congress. However, in these three instances, you will not be eligible for the annuity supplement until you reach your Minimum Retirement Age (MRA). If you receive a deferred benefit, a disability benefit or an immediate MRA+10 benefit, you will not be eligible for the annuity supplement.

If your annuity has a Civil Service Retirement System (CSRS) and a Federal Employees Retirement System (FERS) component, you can still receive an annuity supplement. However, you must have completed one full calendar year of service subject to FERS computation rules.

Computation of Annuity Supplement

The FERS annuity supplement is computed as if you were age 62 and fully insured for a social security benefit when the supplement begins. OPM first estimates what your full career (40 years) social security benefit would be. Then we calculate the amount of your civilian service under FERS and reduce the estimated full career social security benefit accordingly. For example, if your estimated full career social security benefit would be \$1,000 and you had worked 30 years under FERS, we would divide 30 by 40 (.75) and multiply (\$1,000 x .75 = \$750). The result would be your FERS annuity supplement, prior to any reductions.

Changes in the Amount of the Supplement

Like social security benefits, the FERS annuity supplement is subject to an earnings test. It is reduced if you earn more than the social security exempt amount of earnings in the immediately preceding year. The supplement is reduced by \$1.00 for every \$2.00 of earnings over the minimum level. It is possible that the supplement could reduce to \$0. However, the FERS basic benefit will not be reduced. If you are receiving a supplement, you must report your earnings to OPM. You will receive instructions on how to report your earnings, once you begin receiving the annuity supplement.

Minimum Level of Earnings

The amount you may earn without affecting your FERS annuity supplement is determined by the Social Security Administration each year. It increases with the annual increases in average wages for the national workforce.

Definition of Earnings

The FERS basic benefit is not considered earnings when determining your earnings for the earnings test.

Earnings for the year consist of the sum of wages for service performed in the year, plus all net earnings from self-employment for the year, minus any net loss from self-employment for the year.

This information covers most, but not every type of retirement available to you as FERS employees. For further information, go to opm.gov.



Sustaining Members

If you are a member of your local Public Radio Station or if you support any number of charitable or political organizations, you have heard the term “sustaining member.” Maybe you have asked yourself just what is a ‘sustaining member?’

The answer is really quite simple. A ‘sustaining member’ has signed up to make a regular and automatic donation to that organization. If you look at the end of our donor list you will see the ‘sustaining member’ list. This group of people have; through either ‘payroll withholding or EFT’ signed up to have a donation made to our PAC either each payday or each month, depending on which method you use.

‘Sustaining Members’ allow our Legislative Affairs office to make long term plans because they absolutely know the amount of money they have to work with because it has been promised and comes in automatically.

Donations from ‘Sustaining Members’ are very valuable to your local Public Radio Station, the various charitable and political organizations, and to your PAC.

The instructions for EFT or Withholding are on the NRLCA.org website.

Click “Legislative,”

Then “Political Action Committee (PAC),”

Then “EFT/Withholding.”

If you do not have a computer or someone that can help you with this, give me call and I will be glad to print out the forms and mail them to you.

With “EFT,” once you have followed the instructions including attaching a voided check, you can mail them to the National Office or to me. Either one will get the job done.

Of the current group of Sustaining Members that we have, members are donating from \$5 to \$50 a month through EFT (12 times a year). The Withholders are donating from \$5 to \$25 each payday. I do not twist anyone’s arm as to how much they should give; I just implore you to give. It would

be nice if we did not need to lobby congress; but it is their game and we have to play by their rules. If you don’t want to be left out in the cold we must have a well-funded and active Legislative Team working the halls of Congress.

Don’t wait, sign up today for EFT or Withholding to keep your PAC working for **YOU**.

At the end of February, we were 4th in the nation for PAC donations being beaten by Ohio, Florida and Texas.

NC Membership (2/28/2015)	4,668	
NC PAC Donors (2/28/2015)	124	(2.66%)
Members missing (2/28/2015)	4,544	(97.34%)

2.66% of our members are carrying a lot for the rest of us. Please send in your PAC donation today.

Eventually Congress is going to get down to doing the business that needs to be done. The Postal Reform Act has been resubmitted for this session of Congress and will be acted upon if we push hard enough. Senator Sanders (I-VT) proposed a Postal Amendment to the Keystone XL bill that passed both houses. The President vetoed the bill. Work continues.

The bill to maintain 6-day delivery (H. Res 12) was reintroduced by Rep. Sam Graves (R-MO) and Rep. Gerry Connolly (D-VA). Please ask your member of Congress to co-sponsor this bill.

Thank you. **Send PAC Donations to:**

Van Heath

25722 US HWY 64

Jamesville NC 27846-9272

Phone: 252-792-6614

Cell: 252-809-2144

Email: vheath@embarqmail.com

For internet security; when emailing,

Subject line should read “PAC”

2014-2015 PAC

Donor List

SAPPHIRE Level (\$2000+)

Danny Caudle

PLATINUM Level (\$1500+)

DIAMOND Level (\$1000+)

Brenda Prevatte

RUBY Level (\$500-999)

James Comer

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Stanley Howell

Brenda Johnson

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Harold Knight

Connie Lindsay

Diane Macadlo

Marlo Mobley

Gail Naillon

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Christine Laney

Sue Ligon

Gary Miller

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Mike Shue

Bethany Small

Clyde Sweezy

Linda Sweezy

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Thomas Adams

George Anderson

Diana Andrews

SUPPORTER Level (\$5-49)

(continued)

Bonnie Arsenault

Bill Bailey

Brenda Bateman

Bobbie Battle

Angela Bethea

Barbara Bradsher

James Brooks

Alton Bryan

Cynthia Bunch

Marlene Cantler

Fern Daniels

Sandra Demurry

Chris Derrick

Judy DiBacco (Friend)

Everine Drake

Vivian Earley

Kay Elswick

Jeff Essick

Ken Frazier

Thad Gaylord

Terrie Hauck

Dianne Horne

John Humphrey

Nancy Hunnicutt

Wanda Hutter

Bonnie Johnson

Angie Jones

Mary Josewitz

Victoria Keathley

Janet Kight

Cynthia Klamer

Karen Klop

Robert Kribs

Janet Leohr

Missi Liverman

Sherry Lowry

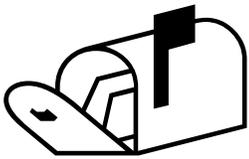
Allen Maloney

Jadwiga McClelland

SUPPORTER Level (\$5-49)

(continued)

Norbert Mildner
Marlo Mobley
Sharon Moore
Jim Morrison
John Naile
Reggie Neil
Kim Ranker
Cecil Reaves
William Richardson
Laneechi Scott
Richard Shoffner
Christina Snipes
Sue Swain
Phermela Tann
Kenny Thompson
Dianna Valente
Nancy Walden
Betty Westbrook
Joseph Whitley
Herbert Williams
Denise Perri-Wood



SUSTAINING MEMBERS

Marlene Cantler
Sally Corriher
Chris Derrick
Ken Frazier
Van Heath
Bonnie Johnson
Mary Josewitz
Janet Kight
Christine Laney
Sue Ligon
Missi Liverman
Jadwiga McClelland
Norbert Mildner
Jim Morrison
Reggie Neal
Kim Ranker
Cecil Reaves
Mitch Reece
Dianna Valente

SUSTAINING MEMBERS

(continued)

Betty Westbrook
Joseph Whitley

How Can I Contribute?

- Automatic Deduction
- Electronic Funds Transfer
- Direct contribution through state chair
- Participate in a state fundraiser



How is it Decided?
Who do we Support?

- Legislators who have supported NRLCA friendly legislation
- Candidate Questionnaire
- Meet & Greet's
- Committee Assignments
- Positions of Leadership within Congress

It's YOUR PAC.

It's YOUR Future.

**Mail in your support
TODAY.**

North Carolina District Representatives

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Area Stewards

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Brenda Prevatte
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Greensboro

Daniel Caudle
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Gail Nailon
336-504-3519

Brenda White
252-339-7792

Mid-Carolinas

Assistant District Representative

Sally Corriher

Safety

Safety is a major issue for all rural carriers. The past several weeks we have been struggling with new directives from the District office about what we are to do when effecting delivery of parcels, accountable mail, or any mail that we must dismount to deliver. We as rural carriers must use common sense when we make a decision to enter a driveway to deliver. Turn your vehicle around before you get out to deliver the mail. When backing make sure you are clear of any vehicles, stationary objects on the customers' property, and the customers' garage doors and porches. SOUND your HORN so the customer can be alerted that you are in the driveway. The PO 603 331.21 instructs us to attract the customer to the box

by sounding the horn or hailing the customer. If you are in that driveway because it is an unreasonable distance to walk, let the customer know you are in that driveway. Do not go into a driveway if you have a safe place to park and you can safely dismount and walk the mail to the customers' house. The decisions are ours to make, but if the accident occurs it is on us. Be Alert, Pay Attention to Your Surroundings, and Watch for the Customer and their Families.

Do not talk on your cell phone, text, or finger mail while driving. The roads we travel are much busier than they were when I started as a rural carrier. Drivers do not see us as we deliver. They pass by us without a thought that we might move forward or pull into traffic. Take the extra look. Don't roll through STOP signs. Take an extra look before pulling away from the light when it turns green. Be certain that left turn is clear of traffic from both directions before you follow through with the turn. Our families want us to come home safe and sound. BE SAFE EVERYDAY!

Mail Count

Mail Count is over! I hope you kept your evaluation or gained during the count. Mail Count is always uncertain. If you disagreed with the count, you should have written a disagreement letter and not signed the 4241 certifying the count to be correct. These disagreement letters will be reviewed at the District level. After the review you should receive a letter addressing the disputed items. These letters are sent to each Post Office and the manager distributes the response letters to each carrier who disputed the count. If you do not receive the credit that you requested, you have 14 days from the receipt of the letter to file a grievance. Contact your local steward, area steward, or ADR/DR assigned to your office.

Greensboro

District Representative

Jeff Essick

Greensboro District News

The Relief Day Work List (RDWL)

The National Agreement between the USPS and the NRLCA (The Contract),

EL 902 Article 8 Section 5. Relief Day Worked (pages 8-9) states:

*“A. The relief day work list at each delivery unit shall be established twice during each guarantee period. **The relief day work list will be posted for a two-week period.** Each time the new relief day work list is established it shall supersede the previous list. All regular carriers, regardless of route classification, desiring to work their relief days shall place their names on the relief day work list. The first opportunity to sign the relief day work list will be three weeks prior to the beginning of the new guarantee period and will be effective at the beginning of the new guarantee period. **The second opportunity to sign the relief day work list will be three weeks prior to the beginning of the first full pay period in May (April 11 through 24, 2015) and will be effective the first full pay period in May (May 2, 2015).** When a regular rural carrier is needed to work a relief day, due to the unavailability of a leave replacement, the Employer will:*

- 1. Select carriers on the list, in order of seniority on a rotating basis, to work on the relief day.*
- 2. If the need still exists, the Employer will accept volunteers from regular carriers not on the list before requiring regular carriers not on the list to work the relief day.*

Such requirement will be by juniority.

B. On the day the regular carrier works the relief day, the assigned leave replacement may be required to work any route in the delivery unit consistent with the provisions of this Agreement. Administrative errors in the assignment of work to regular carriers on relief days will not result in monetary remedies.

C. The Employer is not required to work any regular carrier on a relief day if it would cause the carrier to exceed the hours of the annual guarantee or fifty-six (56) actual hours within one (1) week.”

Q & A: Leave Replacements requesting time off

Q. I'm a leave replacement (RCA, RCR) and I need to be out of work on my assigned route's relief day due to a personal issue. My postmaster says I can't have but one day per year off on Saturday or the carriers' relief day, which is my usual day to work on my primary assignment. Is the postmaster correct?

A. No. It is perfectly acceptable for a leave replacement to request and receive a day off of work, even on the regular carriers' relief day. However, they must realize that their primary duty is to be available to allow the regular carrier their time off of work. This should only be an occasional occurrence and ideally the leave replacement should not expect to receive a day off during times when most regular carriers are taking their leave.

If all else fails, then there is a second option.

The National Agreement between the USPS and the NRLCA (The Contract),

EL 902 Article 9 Section 2.C.5.i (page 28) states:

“Without recourse to Article 8.5, the Employer may allow a regular rural carrier to work on his or her relief day in order to grant the leave replacement scheduled to serve the regular's route, the day off, provided:

- (1) The leave replacement has submitted a written request to be non-scheduled or to have leave on the regular's relief day;*
- (2) The regular rural carrier has signed the request, thereby indicating agreement; and*
- (3) The regular rural carrier and the Employer have agreed that compensation for working the relief day will only be an X day to be immediately scheduled by mutual agreement.”*

This means: The leave replacement fills out a PS Form 3971 (Request for or Notification of Absence) in triplicate, requesting to be non-scheduled (LWOP), the regular carrier signs the form agreeing to work on their relief day (code R) and only receives an X day in return. (No extra pay for the regular, code 3)

For Immediate Release
February 2, 2015

National Rural Letter Carriers' Association - www.nrlca.org
Contact: Margaret Boehm, MBoehm@nrlca.org, 703-797-8412

Unlike the Postal Service, the Administration's Budget Proposal FAILS to Deliver on Postal Recommendations

This morning, President Obama released his Fiscal Year 2016 budget, which endorsed the outgoing Postmaster General Patrick Donahue's proposed plan to eliminate six-day mail delivery. The following is a statement released by **Jeanette Dwyer, President of the National Rural Letter Carriers' Association**:

"The President's budget released today is misguided and ill-informed. It simply ignores the recent successes and innovations that the Postal Service has experienced in recent months. Postal Service finances have been improving for the past four years and this holiday season was a banner year with 18% more parcels being delivered than the previous year.

"We showed our strength and productivity during this recent holiday season, delivering over 524 million parcels seven days a week. American consumers *want* to receive their parcels every day of the week. We must grow the Postal Service, not shrink it. The Postal Service must be allowed to continue its innovative same-day parcel delivery and other services that provide opportunities to generate revenue and most importantly remain a competitive player in the shipping and mail delivery industry.

"The Congressionally mandated prefunding requirement continues to prevent us from becoming the profitable and innovative company we are capable of being.

"Another unfortunate consequence of these proposed cuts is the effect they will have on rural communities. Millions of rural Americans depend on the Postal Service for the delivery of items such as parcels, financial statements and prescription drugs. Rural businesses and their customers utilize the Postal Service as a marketing tool, delivering their parcels and for conducting financial transactions. By slashing a day of mail delivery to rural America, President Obama is seriously interrupting their quality of life.

"The Postal Service needs meaningful reform. However this reform should not stem from eliminating six-day mail delivery and jobs. The Postal Service is profitable. By re-working the Postal Service's funding of its retiree health benefits, an obligation which accounts for 80% of USPS losses over recent years, lawmakers could take the easiest and most-sensible step toward getting this venerable institution back on the right page.

"Members from both houses of Congress and political parties have expressed support for protecting six-day mail delivery. The NRLCA and its members urge the President and his administration to support the U.S. Postal Service not continuously cut services that millions of Americans have grown to depend upon."

The NRLCA is an independent union whose members include over 103,000 full and part-time rural letter carriers. Rural carriers deliver mail on 72,639 routes, serving over 40 million customers and driving over 3.5 million miles each delivery day in all 50 states, the US Virgin Islands and Puerto Rico. The average rural route is more than 47 miles long and serves 552 boxes.

2015 State Convention June 14-17 Hilton Wilmington Riverside Hotel
301 N Water St Wilmington, NC 28401
910-763-5900; \$139 / night
888-324-8170

Candidate Announcements for State Office:

The state officer positions to be elected are President, Vice-President, Secretary/Treasurer, and Executive Committeeman. Announcements for these positions must be mailed to the editor by **April 23, 2015 and will appear in the May/June NCRC**. Any late submissions will not be printed. The articles are limited to a maximum of 150 words and will be cut off at that point no matter how much more is included in the nomination. They will be printed verbatim with no editing by the editor. In other words you are responsible for all content of your submission. Carriers currently serving in a management position are not eligible to run for a position in the Union.

GUIDELINES FOR THE SELECTION OF THE OUTSTANDING MEMBER OF THE YEAR

- Method of Selection
 1. Nomination of candidates for the award should be made in one of several ways prior to the State Convention. Nominations may be made directly from the membership upon proper notice to the members inviting such nominations. Also, candidates for the award may be selected by Local District Units.
 2. In either event, the name of the candidate should be submitted, with a brief resume of accomplishments, to a Selection Committee, to be named by the State President, State Board or by any other means which may be the prevailing policy in the State Association.
- Eligibility for Award
 1. Any member of the Association may be nominated as a candidate for the Outstanding Member of the Year award.
 2. State Association Officers should not be arbitrarily selected for the award, nor should they be prohibited from consideration. Officers have been chosen to lead and serve, but it is frequently demonstrated that their services go far beyond the routine duties of the office and, thus, may be worthy of selection.
- Criteria for Selection
 1. The primary consideration of the Selection Committee shall be:
 - The service rendered by the candidate to the National Rural Letter Carriers' Association;
 - Attendance and participation in Local, State and National meetings;
 - Willingness to accept responsibilities and dedication in performing those duties;
 - Fraternal attitude to others in the Rural Carrier Craft.
 2. The Selection Committee should also consider, as a secondary matter, other service which the candidate may have rendered, such as civic or community activities, which reflect favorably upon the Rural Carrier Craft and the Postal Service.
 3. Consideration shall be given for service rendered in the immediately preceding 12-month period. Such period will encourage each carrier, even the newest ones, to seek to achieve the award during the current year.
- Presentation of Award
 - When each State Association has made its selection, the name of the candidate shall be reported to the National Office by the State Secretary in the regular Annual Report. An appropriate award will be presented by the National Rural Letter Carriers' Association at its National Convention.

Please mail the name of the candidate, along with a resume to ALL members of the Selection Committee listed below, prior to the State Convention.

Van Heath
25722 US Hwy. 64
Jamesville, NC 27846-9272

Brenda White
1336 Schoolhouse Rd.
Elizabeth City, NC 27909-9596

Sally Corriher
445 Corriher Gravel Rd.
China Grove, NC 28023-0460

FIGHT FOR 6-DAY DELIVERY!

Contact your Senators and Representatives to urge the continuation of 6-Day Delivery.

To Contact Your NC Senators and Representatives:

NC Senators:

Richard M. Burr (burr.senate.gov)
217 Russell Senate Office Building
Washington, DC 20510
(202) 224-3154

Thom Tillis (tillis.senate.gov)
G55 Dirkson Senate Office Building
Washington, DC 20510
(202) 224-6342

National Legislative Representatives

Congressional District 1:

G.K. Butterfield (butterfield.house.gov)
2305 Rayburn House Office Building
Washington, DC 20515 (202) 225-3101

Congressional District 2:

Renee Ellmers (ellmers.house.gov)
1533 Longworth House Office Building
Washington, DC 20515 (202) 225-4531

Congressional District 3:

Walter B. Jones (jones.house.gov)
2333 Rayburn House Office Building
Washington, DC 20515 (202) 225-3415

Congressional District 4:

David E. Price (price.house.gov)
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Washington, DC 20515 (202) 225-1784

Congressional District 5:

Virginia Foxx (foxx.house.gov)
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Washington, DC 20515 (202) 225-2071

Congressional District 6:

Mark Walker (walker.house.gov)
312 Cannon House Office Bldg.
Washington, DC 20515 (202) 225-3065

Congressional District 7:

David Rouzer (rouzer.house.gov)
424 Cannon House Office Building
Washington, DC 20515 (202) 225- 2731

Congressional District 8:

Richard Hudson (hudson.house.gov)
429 Cannon House Office Bldg
Washington, DC 20515 (202) 225-3715

Congressional District 9:

Robert Pittenger (pittenger.house.gov)
224 Cannon House Office Bldg.
Washington, DC 20515 (202) 225-1976

Congressional District 10:

Patrick McHenry (mchenry.house.gov)
2334 Rayburn House Office Building
Washington, DC 20515 (202) 225-2576

Congressional District 11:

Mark Meadows (meadows.house.gov)
1516 Longworth House Office Bldg.
Washington, DC 20515 (202) 225-6401

Congressional District 12:

Alma Adams
222 Cannon House Office Bldg.
Washington, DC 20515 (202) 225-1510

Congressional District 13:

George Holding (holding.house.gov)
507 Cannon House Office Building
Washington, DC 20515 (202) 225-3032

NOTE: You may reach any of your legislators by calling the Capital Switchboard at (866) 220-0044 and ask for your Congressional Representative by name. You may also use the toll-free hotline at (877) 217-8234

**NORTH CAROLINA AUXILIARY
OFFICERS**

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336-957-2004

VICE PRESIDENT

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SEC./TREAS.

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Phone 704-857-3103

CHAPLAIN

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JUNIOR BOARD

PRESIDENT

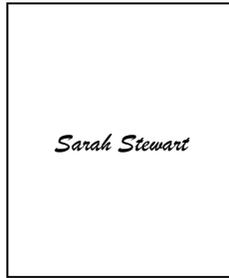
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CODY COPELAND
106 Dogwood Lane
Camden, NC 27921-7668

SECRETARY/TREASURER

BLAYNE COPELAND
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Camden, NC 27921-7668



Auxiliary News

Hello Auxiliary and Junior Auxiliary Members:

As you are reading this, I hope the grass is getting green, the flowers are blooming, and the birds are singing outside your windows. Perhaps it is warm and you are sitting on your porch or patio enjoying the arrival of spring. Maybe you are singing "Heavenly Sunlight" and looking for the first blooms of Forget Me Nots. I love snow and winter weather as much as a preschool or school age child, but after missing over 2 weeks of school and being without power for 2 days I am ready for summer time! I hope the Juniors are looking forward to summer also and are making plans for the State Convention. We are and hope to see you all in Wilmington on June 15th!

Before the Convention there are some things I need the Juniors to do:

1) All Juniors need to complete a Junior Contest entry - if you do not have the brochure with details, contact me.

2) Those who are high school seniors and early college students need to be completing your scholarship applications and getting them in the mail. Make sure all sections of the applications are complete so you will be eligible for the scholarship. Contact a Board Member for applications if you do not have one.

Our Junior Officers met after the 2014 State Convention and decided to have orange t-shirts this summer. It will be helpful if moms, dads, and grandparents will let me know ahead of time the shirt sizes needed for their Juniors. Our agenda and current plans for the 2015 Convention are as follows: Sunday - Registration, Project \$ Collection, and Memorial Service; Monday - Joint Session with Association and Auxiliary, Junior Meeting, Lunch with family, afternoon swimming & games; Tuesday - Junior Day Trip to Fort Fisher, picnic in the park, and Aquarium, (supper and auction with family); Wednesday - program for Auxiliary and awards for Junior Contest entries. Note: Please pack comfortable, appropriate (we are representing the North Carolina Rural Letter Carriers Association when we are at the hotel and on our trip so clothes should meet school dress code) clothes for both inside and outside activities. Should weather prevent swimming or outside day trip activities, we will have alternate inside plans.

Auxiliary members should continue supporting President Broome's Project "A Program of Miracles" by sharing the information about Alzheimer's Research, selling project items, and collecting names for our quilt. Look for pictures to be posted on the website soon!

Inspiration from A Program of Miracles "Wisdom is knowing what to do next; virtue is doing it." ~ David Star Jordan, Educator and Author
Let us all rise to that!



NCRLCA Dues for 2014-2015

- Regular...Cash.....\$611.00
- 1187...Bi-Weekly.....\$23.50
- Retired.....Cash.....\$109.00
- 1187R...Monthly.....\$9.08
- 73, RCA, RCR.....Cash.....\$208.00
- 1187.....Bi-Weekly.....\$8.00

The membership year begins July 1, ends June 30. Please make checks payable to **NCRLCA**. Checks or membership form should be mailed to Derek Harpe, Secretary/Treasurer. The address is listed on page two.

NOTE: "Dues, assessments, contributions or gifts to NCRLCA are not deductible as charitable contributions for federal income tax purposes."

POLITICAL ACTION FUND

Contributions are needed for the NCRLCA lobbying effort. The fund is used to maintain friendly relations with members of Congress, to preserve your fringe benefits and work practices, affecting the welfare of each rural letter carrier, substitute, PTF, RCA, RCR, retired carrier and their families.

Make checks payable to the NCRLCA PAC Fund and mail to:
 Van Robert Heath
 PAC Chairman
 Address in on page two

Upon receipt of \$5.00 or more, you will receive a membership card. Please return this form with your contribution.

NAME _____
 ADDRESS _____
 CITY _____
 STATE _____ ZIP _____
 DISTRICT _____ # _____

CIRCLE ONE

REGULAR RETIRED SUBSTITUTE

MEMBERSHIP

If you have forgotten to pay your membership dues for the next year, please do so immediately. If your dues are delinquent, it could affect your Rural Carrier Benefit Plan. The most convenient way to pay is to sign a "dues withholding" form (1187 or 1187R for retirees). If you need a form, please contact a board member. Regular and substitutes can sign a form NOW.

April 2015

Sun	Mon	Tue	Wed	Thur	Fri	Sat
			1	2	3	4 PP-09
5	6	7	8	9	10 Pay Day	11
12	13	14	15	16	17	18 PP-10
19	20	21	22	23	24	25
26	27	28	29	30		

May 2015

Sun	Mon	Tue	Wed	Thur	Fri	Sat
					1	2 PP-11
3	4	5	6	7	8 Pay Day	9
10	11	12	13	14	15	16 PP-12
17	18	19	20	21	22 Pay Day	23
24	25	26	27	28	29	30
31						

TIME SENSITIVE MATERIAL

NON-PROFIT
 ORGANIZATION US
 POSTAGE PAID
 VALE, NC
 28168
 PERMIT NUMBER
 41

